



## MEMO TO CYCLE CANADA RIDERS: INSURANCE COVERAGE AWAY FROM HOME

**Before travelling or booking your trip, we recommend that you discuss insurance needs and concerns with public and/or private providers. You should make arrangements for your own coverage, including insurance for health matters, travel cancellations and personal possessions. Please take the time to understand the coverage you have, and extra coverage you might need.**

**Health:** Within Canada, health insurance is a provincial responsibility. For Canadians, your provincial health plan should cover basic services anywhere in the country. Since we are based in Ontario, we are most familiar with rules in that province. Here is a brief summary from the Ontario Ministry of Health of out-of-province coverage through the Ontario Health Insurance Plan (OHIP):

“A person can travel temporarily outside of Ontario and within Canada and continue to receive OHIP coverage (with some restrictions). Typically this coverage (while out-of-province but within Canada) is for physician and hospital services only. Therefore, when traveling outside of Ontario but within Canada, the ministry recommends that you obtain private supplementary health insurance for non-physician/non-hospital services.”

Other provinces should have similar arrangements. Canadian residents should check with local authorities, since it is possible that you would have to pay for some medical services yourself and then submit receipts to your provincial health care operator to receive reimbursement. If you have supplementary health insurance coverage, your insurer will have details on the scope of out-of-province or out-of-country coverage.

Those who come from outside Canada will need to confirm their health insurance coverage when abroad with any government or private insurance plans in their country.

**Personal Possessions:** Your first step should be to check provisions of any household policy you may have. Homeowners will almost certainly have insurance and those policies may cover contents as well as the house. Renters can obtain similar coverage for things they own in an apartment or house.

Most householder policies have a clause dealing with personal possessions when away from home. You should check that clause carefully. Often there are coverage limits and sometimes there are exclusions. Your bike, or a rented bike, may not be covered. Or the maximum coverage for a bike may be significantly less than its replacement value.

If you don't have a household policy, or if it does not provide coverage that you consider adequate, you should investigate obtaining coverage, or obtaining better coverage.

**Travel and Trip Cancellation:** We strongly urge all Cycle Canada riders to investigate travel or cancellation insurance. Speak to an insurance specialist to learn about different options available. We do not recommend any specific travel insurance provider but please contact us if you want a list of online sources for travel or cancellation insurance or information about such policies.

**Cautionary Notes:** You probably will have insurance and medical-related information that you take with you when you travel. Those packages will include telephone contact numbers. Be sure to check telephone contact numbers before you leave home. Many organizations provide toll-free contact numbers but sometimes those numbers only work within a defined geographic area. For example, most toll-free numbers in Europe cannot be reached from North America. Often, toll-free numbers in one Canadian province cannot be reached from another province. Issues you should investigate is what types of incidental costs your insurance does, or does not, cover. A common example is where someone has to go to a health clinic and then because of lost time needs to take a bus or taxi to catch up to the group on that day. Another possible situation is where a family member is affected because that person needs to travel to be with you to provide help. Does your insurance cover such costs?